

**Information to identify the case:**

Debtor 1	<b>David James Weinman</b>	Social Security number or ITIN	<b>xxx-xx-8057</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-24020-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David James Weinman

2/6/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David James Weinman  
 Debtor

Case No. 16-24020-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Feb 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2017.

db David James Weinman, 3994 State Route 31, Donegal, PA 15628-4035  
 14313336 Adventure Club FAC, PO Box 78843, Phoenix, AZ 85062-8843  
 14313339 Clearview Federal Credit Union, 1453 Beers School Rd, Coraopolis, PA 15108-2509  
 14313340 Dollar Bank VISA, PO Box 3969, Pittsburgh, PA 15230-3969  
 14313341 Equiant Financial Service, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630  
 14313344 Greensky, PO Box 530584, Atlanta, GA 30353-0584  
 14313345 Intrust Bank/GS Loan Service, 1797 Northeast Expy NE, Atlanta, GA 30329-7803  
 14313347 Melissa Weinman, PO Box 411, Scottsdale, PA 15683-0411  
 14325409 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QJRWALSH.COM Feb 07 2017 01:23:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2017 01:47:09 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14313337 EDI: GMACFS.COM Feb 07 2017 01:23:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 14313338 E-mail/Text: bankruptcy@bbandt.com Feb 07 2017 01:46:57 BB&T, PO Box 1704,  
 Clemmons, NC 27012-1704  
 14313342 E-mail/Text: bankrupt@zccapsservices.com Feb 07 2017 01:47:21 Festiva Resorts,  
 1 Vance Gap Rd, Asheville, NC 28805-1227  
 14313343 EDI: RMSC.COM Feb 07 2017 01:23:00 GECRB/YAMAHA, PO Box 965073, Orlando, FL 32896-5073  
 14313346 E-mail/Text: camanagement@mtb.com Feb 07 2017 01:46:59 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 14313349 EDI: NEXTEL.COM Feb 07 2017 01:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
 14313348 E-mail/Text: bankruptcy@bbandt.com Feb 07 2017 01:47:07 Sheffield, PO Box 580229,  
 Charlotte, NC 28258-0229

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
 James R. Walsh jwalsh@spencecuster.com,  
 trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;kmarris@spencecuster.com  
 ;jwalsh@ecf.epiqsystems.com  
 Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC  
 bkgroup@kmlawgroup.com  
 Matthew R. Schimizzi on behalf of Debtor David James Weinman mrs@schimizzilaw.com,  
 G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5